

**Report No. 321**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call June 30, 2002  
(In thousands of Dollars)

Assets	89 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$198,015	(\$43)	\$122,604	\$320,576	
Interest-bearing balances	\$46,924	\$711		\$47,635	
Securities	\$1,396,640	\$1,435	\$214,435	\$1,612,510	
Federal funds sold and securities purchased/agreements to sell	\$106,237		\$238,520	\$344,757	
Loans & lease financing receivables:					
Loans & leases held for sale	\$10,862			\$10,862	
Loans & leases net of unearned income	\$4,394,527		\$1,336,012	\$5,730,539	
Less: Allowance for loan & lease losses	<u>\$72,707</u>		<u>\$24,524</u>	<u>\$97,231</u>	
Loans & leases, unearned income, allowances & reserve	\$4,321,820		\$1,311,488	\$5,633,308	
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$100,992	\$332	\$2,561	\$103,885	
Other real estate owned	\$4,632	\$585	\$38	\$5,255	
Investments in unconsolidated subsidiaries & assoc. companies	\$592			\$592	
Intangible assets	\$33,058		\$4,094	\$37,152	
Goodwill	\$23,729			\$23,729	
Other Intangible assets	\$9,329		\$4,094	\$13,423	
Other assets	<u>\$147,071</u>	<u>\$2,490</u>	<u>\$41,611</u>	\$191,172	
<b>Total Assets</b>	<b><u>\$6,366,843</u></b>	<b><u>\$5,510</u></b>	<b><u>\$1,935,351</u></b>	<b><u>\$8,307,704</u></b>	
<b>Liabilities</b>					
Deposits:					
In domestic offices	\$5,360,802		\$1,232,266	\$6,593,068	
Noninterest-bearing	\$590,546		\$146,757	\$737,303	
Interest-bearing	<u>\$4,770,256</u>		<u>\$1,085,509</u>	<u>\$5,855,765</u>	
Federal funds purch & secur sold under agreements to repurchase	\$80,352		\$114,409	\$194,761	
Trading Liabilities					
Other borrowed money	\$230,471		\$402,394	\$632,865	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures					
Other liabilities	<u>\$62,735</u>	<u>\$494</u>	<u>\$15,518</u>	<u>\$78,747</u>	
<b>Total Liabilities</b>	<b>\$5,734,358</b>	<b>\$494</b>	<b>\$1,764,587</b>	<b>\$7,499,441</b>	
Minority interest in consolidated subsidiaries					
<b>Equity Capital</b>					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$36,097	\$787	\$2,000	\$38,884	
Surplus	\$294,048	\$345	\$42,000	\$336,393	
Retained earnings	\$282,907	\$3,875	\$126,237	\$413,019	
Accumulated other comprehensive income	\$18,873	\$9	\$527	\$19,409	
Other equity capital components	\$60			<u>\$60</u>	
<b>Total Equity Capital</b>	<b><u>\$632,485</u></b>	<b><u>\$5,016</u></b>	<b><u>\$170,764</u></b>	<b><u>\$808,265</u></b>	
<b>Total Liabilities and Equity Capital</b>	<b><u>\$6,366,843</u></b>	<b><u>\$5,510</u></b>	<b><u>\$1,935,351</u></b>	<b><u>\$8,307,704</u></b>	
<b>Average Ratios of State Banking Institutions</b>	<b>6/30/2002</b>	<b>3/31/2002</b>	<b>12/31/2001</b>	<b>9/30/2001</b>	<b>6/30/2001</b>
<b>Total Capital/Reserves to Total Assets</b>	10.20%	10.06%	9.95%	10.15%	10.21%
<b>Total Capital to Total Deposits</b>	11.80%	11.17%	11.06%	11.61%	11.45%
<b>Total Loans to Total Assets</b>	68.24%	64.32%	65.26%	67.63%	68.44%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.65%	1.73%	1.62%	1.55%	1.56%
<b>Total Loans to Total Deposits</b>	81.98%	75.92%	77.00%	80.52%	81.54%
<b>Return on Assets (Annualized)</b>	1.14%	1.02%	1.03%	1.12%	1.16%
<b>Increase in Deposits 6-30-01 to 6-30-02</b>	6.30%				
<b>Increase in Loans 6-30-01 to 6-30-02</b>	6.86%				
<b>Increase in Total Assets 6-30-01 to 6-30-02</b>	6.88%				